

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: DZIELAK, LINDA A

§ Case No. 08-70499

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court
327 S Church Street, Room 1100
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 06/30/2014 in Courtroom 3100, United States Courthouse, 327 S Church Street
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 05/28/2014

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: DZIELAK, LINDA A

§ Case No. 08-70499

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 25,000.00
and approved disbursements of \$ 7,096.07
leaving a balance on hand of ¹ \$ 17,903.93

Balance on hand: \$ 17,903.93

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
8	Gateway Community Bank	111,163.44	111,163.44	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 17,903.93

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	3,250.00	0.00	3,250.00
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	12,325.75	0.00	12,325.75
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	67.96	0.00	67.96
Charges, U.S. Bankruptcy Court	250.00	0.00	250.00
Other Fees: Attorney Ron T. Wade	960.00	960.00	0.00
Other Expenses: Attorney Ron T. Wade	154.00	154.00	0.00
Other Fees: Zuba & Associates	5,960.50	5,960.50	0.00

Total to be paid for chapter 7 administration expenses: \$ 15,893.71

Remaining balance: \$ 2,010.22

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,010.22

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,010.22

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 38,992.25 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	ComEd	506.29	0.00	26.54
2	Midland Fundling LLC	4,869.12	0.00	255.16
3	Mutual Management	850.18	0.00	44.55
4	Creditors Protection S	379.49	0.00	19.89
5	TARGET NATIONAL BANK	442.99	0.00	23.21
6	Amcore Bank	6,110.56	0.00	320.21
7	Chase Bank USA,N.A	655.98	0.00	34.38
9	LVNV Funding LLC	106.22	0.00	5.57
10	Rockford Mercantile	631.80	0.00	0.00
11	FIA CARD SERVICES, N.A./BANK OF AMERICA	5,803.82	0.00	304.14

12	FIA CARD SERVICES, N.A./BANK OF AMERICA	17,342.61	0.00	908.81
13	Swedish American Hospital	243.19	0.00	12.74
14	David Carter	1,050.00	0.00	55.02

Total to be paid for timely general unsecured claims: \$ 2,010.22
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE

Bernard J Natale, Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Linda A Dzielak
 Debtor

Case No. 08-70499-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: vgossett
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Jun 03, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2014.

db
 11977280 +Linda A Dzielak, 8015 Cameo Drive, Machesney Park, IL 61115-2555
 11977288 +Acct Rec Svc, 3031 N 114th St, Milwaukee, WI 53222-4218
 11977281 +Advanced Care & Treatment Medical G, 2895 Paysphere Circle, Chicago, IL 60674-0028
 11977284 +Amcore Bank N A, 501 7th St, Rockford, IL 61104-1245
 11977285 +Ameriprise Bank, P.O. Box 44092, Jacksonville, FL 32231-4092
 11977286 +Bank of America, Po Box 26012, Nc4-105-03-14, Greensboro, NC 27420-6012
 11977287 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091)
 12226089 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933
 11977288 #+Citibank, Attn: Citicorp Credit Services, 7920 Nw 110th Street, Kansas City, MO 64153-1270
 11977289 Collecticorp, P. O. Box 100789, Birmingham, AL 35210-0789
 11977291 #+Creditors Financial Group, 3131 South Vaughn Way, Ste. 110, Aurora, CO 80014-3501
 11977293 +David Carter, Attorney at Law, One Court Place #401, Rockford, IL 61101-1088
 11977295 GC Limited Partnership, P. O. Box 95366, Atlanta, GA 30347
 11977294 +Gateway Community Bank, 5390 Williams Drive, Roscoe, IL 61073-7320
 11977298 +Hsbc/brgnr, Po Box 15521, Wilmington, DE 19850-5521
 11977299 +J. Cain & Associates, Ltd., 6019 Fincham Drive, Rockford, IL 61108-2518
 11977301 #+Liberty Savings Bank, 2251 Rombach Ave., Wilmington, OH 45177-1995
 11977302 #+Michael Dzielak, 6337 Weathervane Lane, Machesney Park, IL 61115-7157
 20384157 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605
 11977303 +Mutual Management, P O Box 4777, Rockford, IL 61110-4777
 11977304 +National Enterprise System, 29125 Solon Road, Solon, OH 44139-3442
 11977305 Nationwide Credit, 2015 Vaughn Rd. NW, Ste. 400, Kennesaw, GA 30144-7802
 11977309 #+Orthopedic Associates of No IL, 1235 N. Mulford Rd., Ste. 100, Rockford, IL 61107-3879
 11977311 +RHM Pathologists, Inc., c/o PBO, Inc., 6785 Weaver Road, Rockford, IL 61114-8055
 11977312 Richard Haime, Attorney at Law, 7307 North Alpine, Rockford, IL 61108
 11977313 Rockford Health Systems, 2400 N. Rockton Ave., P. O. Box 14125, Rockford, IL 61105-4125
 11977314 +Rockford Mercantile, 2502 S Alpine Rd, Rockford, IL 61108-7813
 11977316 +Seeber Foot and Ankle Clinic, 3851 N. Mulford, Rockford, IL 61114-5603
 11977317 +Surgical Association of Northern IL, P. O. Box 4224, Rockford, IL 61110-0724
 12406162 +Swedish American Hospital, c/o Dennis A. Brebner & Assoc., 860 Northpoint Blvd., Waukegan, IL 60085-8211
 11977318 +Swedish American Hospital, P. O. Box 4447, Rockford, IL 61110-0947
 11977319 Swedish American Medical Group, 2550 Charles St., P. O. Box 1567, Rockford, IL 61110-0067
 11977320 +Target, Po Box 1327, Mail Stop 3CK, Minneapolis, MN 55440-1327
 11977321 Tuition Management Systems, P. O. Box 0169, Cincinnati, OH 45274-0169

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11977283 E-mail/Text: roy.buchholz@allianceoneinc.com Jun 04 2014 01:16:22 AllianceOne, Inc.,
 P. O. Box 3101, Southeastern, PA 19398-3101
 11977282 +E-mail/Text: roy.buchholz@allianceoneinc.com Jun 04 2014 01:16:22
 Allianceone Receivables Management, 1160 Centre Pointe Drive, Ste. 1,
 Saint Paul, MN 55120-1377
 12657708 +E-mail/PDF: rmscedi@recoverycorp.com Jun 04 2014 01:24:24 Capital Recovery II,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12002670 +E-mail/Text: legalcollections@comed.com Jun 04 2014 01:19:06 ComEd, ComEd Co.,
 2100 Swift Drive, Attn: Bankruptcy Section/Revenue Mgmt, Oakbrook, IL 60523-1559
 11977290 +E-mail/Text: legalcollections@comed.com Jun 04 2014 01:19:06 Commonwealth Edison,
 Credit Services, 2100 Swift Dr., Oak Brook, IL 60523-1559
 11977292 +E-mail/Text: aquist@creditorsprotection.com Jun 04 2014 01:19:10 Creditors Protection S,
 P O Box 4115, Rockford, IL 61110-0615
 12397478 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 04 2014 01:22:11
 FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 11977296 +E-mail/PDF: gecsed@recoverycorp.com Jun 04 2014 01:23:33 GEMB / JC Penny,
 Ge Money/Attn: Bankruptcy Dept, 4125 Windward Plaza Building 300, Alpharetta, GA 30005-8738
 11977297 +E-mail/PDF: gecsed@recoverycorp.com Jun 04 2014 01:22:09 Gemb/sams Club Dc, Po Box 981400,
 El Paso, TX 79998-1400
 11977300 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 04 2014 01:16:37 Kohls, Po Box 3120,
 Milwaukee, WI 53201-3120
 12316696 E-mail/PDF: resurgentbknofications@resurgent.com Jun 04 2014 01:24:14 LVNV Funding LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 11977306 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 04 2014 01:18:04 NCO Financial Systems,
 P. O. Box 15630, Dept. 99, Wilmington, DE 19850-5630
 11977307 +E-mail/Text: bankrupt@aglresources.com Jun 04 2014 01:16:11 Nicor Gas, 1844 Ferry Road,
 Naperville, IL 60563-9600
 12055415 E-mail/PDF: rmscedi@recoverycorp.com Jun 04 2014 01:21:47
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 12141642 +E-mail/PDF: rmscedi@recoverycorp.com Jun 04 2014 01:22:17
 Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB DISCOVER,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

District/off: 0752-3

User: vgossett
Form ID: pdf006

Page 2 of 2
Total Noticed: 51

Date Rcvd: Jun 03, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12162974 +E-mail/Text: bncmail@w-legal.com Jun 04 2014 01:17:49 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
11977322 +E-mail/Text: bnc@ursi.com Jun 04 2014 01:16:31 United Recovery Systems,
5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12172782 ##+Amcore Bank, Attn: Marilyn K Kiefer, 1210 South Alpine Rd, Rockford, IL 61108-3946
11977308 ##Northern Illinois Imaging, P. O. Box 1733, Rockford, IL 61110-0233
11977310 ##+Radiology Consultants of Rockford, P. O. Box 4542, Rockford, IL 61110-4542
11977315 ##Rockford Radiology, P. O. Box 5368, Rockford, IL 61125-0368

TOTALS: 0, * 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2014 at the address(es) listed below:

Bernard J Natale on behalf of Spec. Counsel Ronald T Wade natalelaw@bjnatalelaw.com,
IL42@ecfcbis.com
Bernard J Natale natalelaw@bjnatalelaw.com, IL42@ecfcbis.com
Bernard J Natale on behalf of Trustee Bernard J Natale natalelaw@bjnatalelaw.com
Bernard J Natale on behalf of Spec. Counsel James T. Zuba natalelaw@bjnatalelaw.com,
IL42@ecfcbis.com
Gary C Flanders on behalf of Debtor Linda A Dzielak garyflanders@sbcglobal.net
Heather M Giannino on behalf of Creditor EverBank bankruptcy@hsbattys.com,
bankruptcy@hsbattys.com
Meghan N Bolte on behalf of Trustee Bernard J Natale mmagnuson@bjnatalelaw.com,
mbolte@bjnatalelaw.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 8